

CLAIMS

We claim:

1. A system for enabling self-employed people to work like hired employees in a united company while keeping autonomy, comprising at least one of:
 - a. A system for issuing for each self-employed employee invoices and/or receipts that contain individual information other than just different serial numbers of the invoice or receipt.
 - b. A system for issuing and running for each self-employed employee an individual business bank account that is legally separate from other accounts of the company and of other self-employed employees of the company, and the employee draws his salary from said individual account.
 - c. A system for keeping a cell structure in the united company so that each self-employed employee is protected from at least some actions and/or problems of the company and/or of other self-employed employees.
2. The system of claim 1 wherein the united company runs a separate computerized tracking of all the transactions related to each self-employed employee, and said tracking comprises at least one of:
 - a. Tracking all the incoming payments associated with the employee, and taking out a commission for the united company based on at least one of a fixed amount and a certain percent of the income.
 - b. Taking into the account also the deductible expenses of the employee.
 - c. Printing a periodical report for the employee that includes also his income and his deductible expenses.
 - d. Taking care of the VAT payments of the employee.

- e. Taking care of the National security payments of the employee.
 - f. Filing the appropriate amounts or percentages out of the person's income for required social security arrangements.
 - g. Filing the appropriate amounts or percentages out of the person's income for optional social security arrangements which the employee chooses to have.
3. The system of claim 1 wherein at least one of the following features exist:
- a. Each self-employed employee can personally fill and sign invoices and/or receipts of the united company.
 - b. Only the company has a right to issue receipts and/or invoices and determine their serial numbers.
 - c. All receipts and/or invoices carry the logo and/or identifying details of the company and need to fit with the correct serial numbers, so that different self-employed employees can't get the same serial numbers.
 - d. The invoices and/or receipts that the self-employed employees can use contain in addition to the name and logo of the united company at least one of: The employee's name, the employee's citizen Id number, a serial number issued by the united company to each employee, a special name for his business which the self-employed employee can choose, and a special logo that the self-employed employee can choose
 - e. Each self-employed employee is required to scan copies of the receipts and/or invoices that he filled into the company's computer and/or key in the relevant details, and these data are electronically sent to the united company.
 - f. The filled numbers in the receipts can be automatically recognized by OCR instead or in addition to the manual keying-

in of the values, so that the numbers can be compared to detect possible errors.

- g. Each self-employed employee is required also to scan and/or key-in at least the relevant amounts of money and electronically send the data also for all the receipts of deductible expenses that he acquired each month.
- h. The invoices and/or receipts issued by the self employed employee and/or all the receipts for deductible expenses acquired by him are delivered by him physically to the united company at least one each month, and workers of the united company itself take care of at least one of: Keeping copies, issuing a copy of each income and each expense receipt also to the self employed employee, and entering the relevant data into the united company's computer.
- i. Each self-employed employee is required to report all of his expenses and incomes in time before the company has to submit the monthly VAT report to the tax authorities and if he fails to do so, he has to pay the company a fine and/or pay back any expenses caused by this to the company.
- j. If the self-employed employee fails to report his incomes and/or expenses on time too many times, he can be forced by the company to switch to the status of having is own company or becoming independent.
- k. If the company warns the self-employed employee about improperly filling his invoices and/or receipts and he does not immediately correct it, he can be forced by the company to switch to the status of having is own company or becoming independent.
- l. The company computers and/or the bank computers also check automatically that there is a reasonable correspondence between

the receipts issued and sums deposited in the divisional account of the self employed.

- m. The united company adds automatically to the invoices and receipts and/or other papers that it supplies to the self-employed employee an explanation that said employee is independent and that the united company only gives him certain services and the united company is not responsible for his activities.

4. The system of claim 1 wherein at least one of the following features exist:

- a. Each self-employed employee can get paid any times he likes during the month.
- b. Each self-employed employee's bank account is a sub-account of the united company's account, with 2 or more levels of hierarchy.
- c. The company and the employee have a signed contract with each other and with the bank so that each such employee can deposit and draw his own money from this account like a personal bank account.
- d. The account is regarded as an account of a division of the company that represents the cell associated with that person, and thus not a personal account, and so when the person pulls money out of that account this is regarded as drawing his salary.
- e. The contract also ensures that no other employee has access to his account except for one or more managers of the company who are in charge of monitoring these accounts.
- f. The company can draw money out of the employee's account only under at least one of the following conditions: If he owes the company money for required tax advance-payments and/or for other debts and/or obligations.

- g. The company is obligated to the self-employed employees that in case it become bankrupt it cannot touch their accounts.
- h. The accounts of the self-employed employees are defined as an entrusted personal fund.
- i. The company's centralized accounting and monitoring automatically checks also that the transactions in each account comply with the receipts that the person filled.
- j. Each self-employed employee has to sign a contract that allows the united company to instantly remove him or at least force him to work from his own company, if the company is not satisfied from his activities, because they are at least one of: considered inappropriate and/or illegal in terms of the tax authorities and/or the law and/or unfairness to clients.
- k. Each self-employed employee has to sign that he alone is responsible for any illegal activities that he does and/or has to indemnify the company for any suits brought against company because of him.
- l. In the contract with the united company the self-employed employee has to sign an obligation that in any job that he performs for any 3rd party he must explain that he is independent and the united company only gives him certain services and is not responsible for his activities.
- m. The self-employed employee can use the protection of the company for limiting his normal liability to the amount in the account of his division.

- n. Each self-employed employee is automatically limited by the united company's computer as to how much money he can draw out at any time as a salary, so that all the time at least the minimum amount that might be required for paying the company has to remain in the account.
- o. Whenever the self-employed employee tries to make a withdrawal of salary from his company related account, the company's computer tells him how much his salary for that month will be considered to be according to the amounts already withdrawn for that month and the amount that he currently intends to withdraw, and the computer can recommend to him each month the recommended amount or range of amounts that can be optimally withdrawn so as to optimize the taxes.
- p. The self employed employee has to extract the rest of his salary and/or a bonus by the end of the fiscal year, since otherwise he cannot normally carry on surpluses or losses to the next year since it is not his own company.
- q. If the self-employed employee has losses and/or wishes to carry over surpluses or losses to the next year, this can be settled automatically by the company's computers between the self-employed employee and the company and/or between the various self-employed employees by method of compensation at the same time or later.
- r. The money is in a bank account run by a trustee and the trustee has to authorize each extraction of money by the self employed employee from the account.
- s. The self-employed employee can only pull money from his account by signatures of both himself and someone from the

united company, and thus the company has much better control on that.

- t. The self-employed employee has to give the united company the right to extract automatically the needed amounts every month from this account, in a way similar to paying bills automatically.
- u. If the self-employed employee draws a salary below the recommended monthly amount, then the united company's computer can at least one of: Warn him about this automatically and Automatically transfer the missing part of the salary to his individual (non-company) bank account.

5. The system of claim 1 wherein the self employed employees can easily switch from the status of being part of the company to becoming really self employed or to being employed in their own private company or switch back, and at least one of the following features exist:

- a. Such switches can be done with almost no changes in the at least one of: The automatic accounting and/or tracking services, and other services that are offered by the company
- b. The company also has the right to require self-employed employees to switch between these states according to various criteria, which can include at least one of: People that deal with inherently more risky financial endeavors and/or people who have violated various roles of the organization are required to move into their independent company.
- c. The company's computer can automatically recommend to various self-employed employees when it is more preferable for them to have their own company and when to be self-employed in the organization, depending on various criteria.

6. The system of claim 1 wherein the united company can offer the self-employed employees additional benefits based on the fact that a large number of self employed-employees are united together, and said benefits include at least one of:

- a. Helping them find work and/or deals and/or projects, so that the company acts also like a human resources company, except that these are actually self employed people and not normal employees,
- b. Leasing cars at cheaper prices than a normal independent person or small company can get.
- c. Getting office supplies at cheaper prices.
- d. Getting various types of insurance at lower prices.
- e. Getting special offers for shopping various items and/or vacation deals, and/or other deals.
- f. Offering investment managing for their accounts.
- g. Offering unemployment insurance or reduced income insurance from the company.
- h. Part of the monthly income of each such employee is used for sickness insurance, vacations, etc.
- i. A certain percent of the self-employed employee's income each month can be automatically diverted to some trust fund, so that if the person leaves the company he can get paid from this fund a discharge compensation.

7. The system of claim 1 wherein at least one of the following features exists:

- a. The self-employed employees have to sign a contract with the company that explains the situation of being actually self-employed and exempts the company from being required to pay them minimal wages and/or other social obligations.
 - b. Each self-employed employee gets at least a few options and/or stocks of the company, so that he can also take part in its profits and can have more motivation to help it grow further.
 - c. Each self-employed employee that brings to the company additional people who become self-employed employees there gets at least one of: A bonus for and more options or stock options.
8. The system of claim 7 wherein at least one of the following features exists:
 - a. The rewards for bringing additional people can work also recursively, so that the person who brings a person that brings an additional person can get a reward also for the indirectly added person.
 - b. The rewards for bringing additional people can work also recursively, so that the person who brings a person that brings an additional person can get a reward also for the indirectly added person, and this additional recursive rewarding can continue up to a certain monetary limit and/or up to a certain depth and/or breadth of the resulting sub-tree.
9. The system of claim 1 wherein if the self-employed employee needs to employ also his own employees, these employees become automatically normal employees of the united company, except that they are listed under the individual cell or department of the self-employed employee and he/she is considered their boss, and the self-employed employee and/or his/her employees have to sign an agreement with the united

company that he/she is responsible for paying them minimal wages, and the social benefits required by law.

10. The system of claim 1 wherein the chance of complications for the company is reduced by at least one of:

- a. Limiting membership as employees of the united company only to at least one of: lecturers, consultants, insurance agents, and other vocations that are naturally more fit for such an arrangement:
- b. Further enhancing the cellular structure by converting some of the divisions into registered sub-companies of the united company, according to general vocation and/or according to the number of self-employed employees in each division.

11. A method for enabling self-employed people to work like hired employees in a united company while keeping autonomy, based on at least one of the following step:

- a. Issuing for each self-employed employee invoices and/or receipts that contain individual information other than just different serial numbers of the invoice or receipt
- b. Issuing and running for each self-employed employee an individual business bank account that is legally separate from other accounts of the company and of other self-employed employees of the company, and the employee draws his salary from said individual account.
- c. Keeping a cell structure in the united company so that each self-employed employee is protected from at least some actions and/or problems of the company and/or of other self-employed employees.

12. The method of claim 11 wherein the united company runs a separate computerized tracking of all the transactions related to each self-employed employee, and said tracking comprises at least one of:

- a. Tracking all the incoming payments associated with the employee, and taking out a commission for the united company based on at least one of a fixed amount and a certain percent of the income.
- b. Taking into the account also the deductible expenses of the employee.
- c. Printing a periodical report for the employee that includes also his income and his deductible expenses.
- d. Taking care of the VAT payments of the employee.
- e. Taking care of the National security payments of the employee.
- f. Filing the appropriate amounts or percentages out of the person's income for required social security arrangements.
- g. Filing the appropriate amounts or percentages out of the person's income for optional social security arrangements which the employee chooses to have.

13. The method of claim 11 wherein at least one of the following features exist:

- a. Each self-employed employee can personally fill and sign invoices and/or receipts of the united company.
- b. Only the company has a right to issue receipts and/or invoices and determine their serial numbers.
- c. All receipts and/or invoices carry the logo and/or identifying details of the company and need to fit with the correct serial numbers, so that different self-employed employees can't get the same serial numbers.
- d. The invoices and/or receipts that the self-employed employees can use contain in addition to the name and logo of the united

company at least one of: The employee's name, the employee's citizen Id number, a serial number issued by the united company to each employee, a special name for his business which the self-employed employee can choose, and a special logo that the self-employed employee can choose

- e. Each self-employed employee is required to scan copies of the receipts and/or invoices that he filled into the company's computer and/or key in the relevant details, and these data are electronically sent to the united company.
- f. The filled numbers in the receipts can be automatically recognized by OCR instead or in addition to the manual keying-in of the values, so that the numbers can be compared to detect possible errors.
- g. Each self-employed employee is required also to scan and/or key-in at least the relevant amounts of money and electronically send the data also for all the receipts of deductible expenses that he acquired each month.
- h. The invoices and/or receipts issued by the self employed employee and/or all the receipts for deductible expenses acquired by him are delivered by him physically to the united company at least one each month, and workers of the united company itself take care of at least one of: Keeping copies, issuing a copy of each income and each expense receipt also to the self employed employee, and entering the relevant data into the united company's computer.
- i. Each self-employed employee is required to report all of his expenses and incomes in time before the company has to submit the monthly VAT report to the tax authorities and if he fails to do so, he has to pay the company a fine and/or pay back any expenses caused by this to the company.

- j. If the self-employed employee fails to report his incomes and/or expenses on time too many times, he can be forced by the company to switch to the status of having is own company or becoming independent.
 - k. If the company warns the self-employed employee about improperly filling his invoices and/or receipts and he does not immediately correct it, he can be forced by the company to switch to the status of having is own company or becoming independent.
 - l. The company computers and/or the bank computers also check automatically that there is a reasonable correspondence between the receipts issued and sums deposited in the divisional account of the self employed.
 - m. The united company adds automatically to the invoices and receipts and/or other papers that it supplies to the self-employed employee an explanation that said employee is independent and that the united company only gives him certain services and the united company is not responsible for his activities.
14. The method of claim 11 wherein at least one of the following features exist:
- a. Each self-employed employee can get paid any times he likes during the month.
 - b. Each self-employed employee's bank account is a sub-account of the united company's account, with 2 or more levels of hierarchy.
 - c. The company and the employee have a signed contract with each other and with the bank so that each such employee can deposit and draw his own money from this account like a personal bank account.

- d. The account is regarded as an account of a division of the company that represents the cell associated with that person, and thus not a personal account, and so when the person pulls money out of that account this is regarded as drawing his salary.
- e. The contract also ensures that no other employee has access to his account except for one or more managers of the company who are in charge of monitoring these accounts.
- f. The company can draw money out of the employee's account only under at least one of the following conditions: If he owes the company money for required tax advance-payments and/or for other debts and/or obligations.
- g. The company is obligated to the self-employed employees that in case it become bankrupt it cannot touch their accounts
- h. The accounts of the self-employed employees are defined as an entrusted personal fund.
- i. The company's centralized accounting and monitoring automatically checks also that the transactions in each account comply with the receipts that the person filled.
- j. Each self-employed employee has to sign a contract that allows the united company to instantly remove him or at least force him to work from his own company, if the company is not satisfied from his activities, because they are at least one of: considered inappropriate and/or illegal in terms of the tax authorities and/or the law and/or unfairness to clients.
- k. Each self-employed employee has to sign that he alone is responsible for any illegal activities that he does and/or has to indemnify the company for any suits brought against company because of him.
- l. In the contract with the united company the self-employed employee has to sign an obligation that in any job that he

performs for any 3rd party he must explain that he is independent and the united company only gives him certain services and is not responsible for his activities.

- m. The self-employed employee can use the protection of the company for limiting his normal liability to the amount in the account of his division.
- n. Each self-employed employee is automatically limited by the united company's computer as to how much money he can draw out at any time as a salary, so that all the time at least the minimum amount that might be required for paying the company has to remain in the account.
- o. Whenever the self-employed employee tries to make a withdrawal of salary from his company related account, the company's computer tells him how much his salary for that month will be considered to be according to the amounts already withdrawn for that month and the amount that he currently intends to withdraw, and the computer can recommend to him each month the recommended amount or range of amounts that can be optimally withdrawn so as to optimize the taxes.
- p. The self employed employee has to extract the rest of his salary and/or a bonus by the end of the fiscal year, since otherwise he cannot normally carry on surpluses or losses to the next year since it is not his own company.
- q. If the self-employed employee has losses and/or wishes to carry over surpluses or losses to the next year, this is can be settled automatically by the company's computers between the self-employed employee and the company and/or between the various self-employed employees by method of compensation at the same time or later

- r. The money is in a bank account run by a trustee and the trustee has to authorize each extraction of money by the self employed employee from the account.
- s. The self-employed employee can only pull money from his account by signatures of both himself and someone from the united company, and thus the company has much better control on that.
- t. The self-employed employee has to give the united company the right to extract automatically the needed amounts every month from this account, in a way similar to paying bills automatically.
- u. If the self-employed employee draws a salary below the recommended monthly amount, then the united company's computer can at least one of: Warn him about this automatically and Automatically transfer the missing part of the salary to his individual (non-company) bank account.

15. The method of claim 11 wherein the self employed employees can easily switch from the status of being part of the company to becoming really self employed or to being employed in their own private company or switch back, and at least one of the following features exist:

- a. Such switches can be done with almost no changes in the at least one of: The automatic accounting and/or tracking services, and other services that are offered by the company
- b. The company also has the right to require self-employed employees to switch between these states according to various criteria, which can include at least one of: People that deal with inherently more risky financial endeavors and/or people who have violated various roles of the organization are required to move into their independent company.

- c. The company's computer can automatically recommend to various self-employed employees when it is more preferable for them to have their own company and when to be self-employed in the organization, depending on various criteria.

16. The method of claim 11 wherein the united company can offer the self-employed employees additional benefits based on the fact that a large number of self employed-employees are united together, and said benefits include at least one of:

- a. Helping them find work and/or deals and/or projects, so that the company acts also like a human resources company, except that these are actually self employed people and not normal employees,
- b. Leasing cars at cheaper prices than a normal independent person or small company can get.
- c. Getting office supplies at cheaper prices.
- d. Getting various types of insurance at lower prices.
- e. Getting special offers for shopping various items and/or vacation deals, and/or other deals.
- f. Offering investment managing for their accounts.
- g. Offering unemployment insurance or reduced income insurance from the company.
- h. Part of the monthly income of each such employee is used for sickness insurance, vacations, etc.
- i. A certain percent of the self-employed employee's income each month can be automatically diverted to some trust fund, so that if the person leaves the company he can get paid from this fund a discharge compensation.

17. The method of claim 11 wherein at least one of the following features exists:

- a. The self-employed employees have to sign a contract with the company that explains the situation of being actually self-employed and exempts the company from being required to pay them minimal wages and/or other social obligations.
- b. Each self-employed employee gets at least a few options and/or stocks of the company, so that he can also take part in its profits and can have more motivation to help it grow further.
- c. Each self-employed employee that brings to the company additional people who become self-employed employees there gets at least one of: A bonus for and more options or stock options.

18. The method of claim 17 wherein at least one of the following features exists:

- a. The rewards for bringing additional people can work also recursively, so that the person who brings a person that brings an additional person can get a reward also for the indirectly added person.
- b. The rewards for bringing additional people can work also recursively, so that the person who brings a person that brings an additional person can get a reward also for the indirectly added person, and this additional recursive rewarding can continue up to a certain monetary limit and/or up to a certain depth and/or breadth of the resulting sub-tree.

19. The method of claim 11 wherein if the self-employed employee needs to employ also his own employees, these employees become automatically normal employees of the united company, except that they are listed under the individual cell or department of the self-employed employee

and he/she is considered their boss, and the self-employed employee and/or his/her employees have to sign an agreement with the united company that he/she is responsible for paying them minimal wages, and the social benefits required by law.

20. The method of claim 11 wherein the chance of complications for the company is reduced by at least one of:

- a. Limiting membership as employees of the united company only to at least one of: lecturers, consultants, insurance agents, and other vocations that are naturally more fit for such an arrangement.
- b. Further enhancing the cellular structure by converting some of the divisions into registered sub-companies of the united company, according to general vocation and/or according to the number of self-employed employees in each division.

21. A method in which an insurance company offers insurance agents also accounting services, wherein the normal tracking for the security agents comprises at least one of the following steps:

- a. Taking into the account also the deductible expenses of the employee.
- b. Taking care of the VAT payments of the employee.
- c. Taking care of the National security payments of the employee.
- d. Printing a periodical report for the employee that includes also his deductible expenses and not only his incomes.
- e. Offering the insurance agents to become self-employed employees of the insurance company.